

Proposed NU Business Name: **M/S NOYON PHARMACY**



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Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU ABDULLAH NOYON
Age	:	31-12-1983 (34 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Gachabari ,P.O : Jalachatro, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NARGISSURAIYA
(iii) Father's name	:	MD. HABIB RAHMAN
(iv) GB member's info	:	Branch:Modhupur , Centre # 63 (Female), Member ID: 4687, Group No:03 Member since: 05-01-2006 (12 Years) First loan: 3000 taka. Existing loan: 65,000 taka Outstanding loan: 27,820 taka.
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	12 years experience in running business. He has training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-973050
Mother's Contact No.	:	01725-134570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NARGIS SURAIYA joined Grameen Bank since 12 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NOYON PHARMACY
Location	:	Moterbazar road,kakraidbazar, modhupur,Tangail.
Total Investment in BDT	:	BDT :190,000/-
Financing	:	Self BDT 110,000 (from existing business) 58% Required Investment BDT 80,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; azithromycin,cefixime,P,P,I,vitamin,syrup etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods fromModhupur.▪Agreed grace period is 3 months.

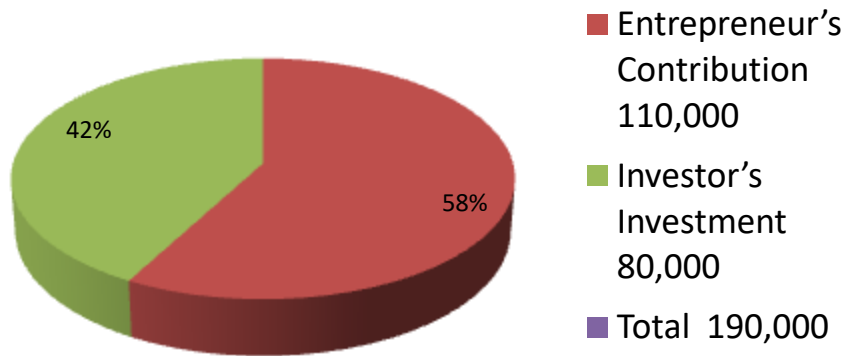
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
azithromycin,ciprocin,syrup,vitamin,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
azithromycin,ciprocin,syrup,vitamin,others	3600	108000	1296000
Total Variable Expense	3600	108000	1296000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		50	600
Generator		500	6000
Mobile Bill		300	3600
Total Fixed Cost (D)		6850	82200
Net Profit (E)= [C-D]		5150	61800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
cefixime	30	400	12,000	20	400	8,000	20,000
syrup	50	200	10,000	30	200	6,000	16,000
azithromycin	20	400	8,000	20	400	8,000	16,000
syrup	40	100	4,000	40	100	4,000	8,000
cefixime	20	400	8,000	20	400	8,000	16,000
syrup	20	200	4,000	20	200	4,000	8,000
P.P.I	50	450	22,500	30	450	13,500	36,000
vitamin syrup	100	100	10,000	200	100	20,000	30,000
others			31,500			8,500	40,000
						0	0
Total	330	2250	110,000	380	2,250	80,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
azithromycin,ciprocin,syrup,vitamin,others	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
azithromycin,ciprocin,syrup,vitamin,others	4500	135000	1620000	1701000
Total Variable Expense	4500	135000	1620000	1701000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000
Less Fixed Expense				
Rent		0	0	0
Electric Bill		300	3600	3900
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		400	4800	4800
Gard		50	600	600
Generator		500	6000	6000
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		6850	76200	76780
Net Profit (E)= [C-D]		8150	97800	102690
Investment Pay Back			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	97,800	102690
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		59800
	Total Cash Inflow	177,800	162,490
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	118,000	48,000
3	Net Cash Surplus	59,800	114,490

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Moterbazar raod, kakraid
bazar,modhupur, Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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বিবি

মেসার্স নয়ন ফার্মেসী

কাকরাইদ নতুন বাজার, মধুপুর, টাঙ্গাইল

an axiata company

কিছু দিবে এনেই

১৪ দিনে আত্মকল্প কামের

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কম্পাস/সেকেন্ড
বিবি ও এজেন্টের মাধ্যমে

বিবি

প্রয়োজনে পাশে
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FAMILY PICTURE

